

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: ROBERT W SMITH  
RENEE D SMITH

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Case No. 1:17-bk-02376

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/06/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/12/2018, 05/09/2019, 08/14/2019, 12/09/2020, 07/08/2021, 06/09/2022.
- 5) The case was completed on 10/14/2022.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,653.00.
- 10) Amount of unsecured claims discharged without full payment: \$89,706.69.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 37,966.00	
Less amount refunded to debtor(s)	\$ 2.14	
<b>NET RECEIPTS</b>		<b>\$ 37,963.86</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,539.90	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,588.79	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,128.69</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL CAUM, ESQUIRE	Lgl	0.00	NA	NA	2,539.90	0.00
COMMONWEALTH OF	Pri	76.87	77.27	73.72	73.72	0.00
COMMONWEALTH OF	Uns	0.00	77.27	3.55	0.64	0.00
CHRYSLER CAPITAL	Uns	19,098.96	18,725.76	18,725.76	3,361.53	0.00
PASI	Uns	5,640.10	7,101.04	7,101.04	1,274.73	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
NAVIENT	Uns	6,542.00	6,842.29	0.00	0.00	0.00
SPRINT	Uns	0.00	898.10	898.10	161.22	0.00
SPRINT	Uns	2,187.86	2,201.28	2,201.28	395.16	0.00
RESURGENT CAPITAL SERVICES	Uns	840.00	371.66	371.66	66.72	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	469.01	469.01	84.20	0.00
PORTFOLIO RECOVERY	Uns	493.41	493.41	493.41	88.57	0.00
PORTFOLIO RECOVERY	Uns	714.01	714.01	714.01	128.18	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	2,440.44	2,440.44	438.09	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	286.08	286.08	51.36	0.00
PORTFOLIO RECOVERY	Uns	2,026.29	3,647.28	0.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	3,755.15	3,755.15	3,755.15	674.10	0.00
CREDIT ACCEPTANCE	Sec	15,694.00	15,694.00	1,200.00	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SHELLPOINT MORTGAGE	Sec	318,050.79	330,762.33	31,485.15	26,036.95	0.00
AARON'S	Uns	955.21	NA	NA	0.00	0.00
ADVANCED RADIOLOGY	Uns	160.51	NA	NA	0.00	0.00
COLLECTION CENTER	Uns	376.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	243.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	228.30	NA	NA	0.00	0.00
GOODYEAR TIRE/CBNA	Uns	2,832.00	NA	NA	0.00	0.00
LIBERTY MUTUAL GROUP	Uns	1,030.85	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS 1	Uns	3,267.00	NA	NA	0.00	0.00
MEDICARE PREMIUM COLLECTION	Uns	938.00	NA	NA	0.00	0.00
MEMORIAL HOSPITAL	Uns	470.00	NA	NA	0.00	0.00
MILLER DIPIETRO ASSOCIATES	Uns	175.34	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	95.00	NA	NA	0.00	0.00
PEERLESS CREDIT SERVICES, INC	Uns	678.38	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERVICE	Uns	515.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,647.00	NA	NA	0.00	0.00
SCHUMACHER CLINICAL	Uns	2,731.54	NA	NA	0.00	0.00
SMILEBUILDERZ LLC	Uns	2,730.00	NA	NA	0.00	0.00
SOCIAL SECURITY	Uns	15,288.90	NA	NA	0.00	0.00
SOUTHERN YORK COUNTY	Uns	1,519.50	NA	NA	0.00	0.00
SYNCB/CARE CREDIT	Uns	2,000.00	NA	NA	0.00	0.00
UNITED COLLECTIONS BUREAU,	Uns	275.91	NA	NA	0.00	0.00
WHITE ROSE CREDIT UNION	Uns	14,026.32	NA	NA	0.00	0.00
YORK CLINIC COMPANY LLC	Uns	496.50	NA	NA	0.00	0.00
YORK MEMORIAL HOSPITAL	Uns	4,067.44	NA	NA	0.00	0.00
YORKTOWNE UROLOGY PC	Uns	224.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 31,485.15	\$ 26,036.95	\$ 0.00
Debt Secured by Vehicle	\$ 1,200.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 32,685.15	\$ 26,036.95	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 73.72	\$ 73.72	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 73.72	\$ 73.72	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 37,459.49	\$ 6,724.50	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,128.69	
Disbursements to Creditors	\$ 32,835.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 37,963.86

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/17/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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